

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOEL J HITE
DIANE F HITE
Debtor(s)

Case No. 09-19683

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2009.
- 2) The plan was confirmed on 08/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/01/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/15/2011, 01/22/2014.
- 5) The case was completed on 06/24/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$7,778.00.
- 10) Amount of unsecured claims discharged without payment: \$24,446.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$80,340.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$80,340.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,597.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,597.28**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN COLLECTION	Unsecured	70.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	10,296.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	5,216.48	5,216.48	3,441.20	0.00
CAPITAL ONE AUTO FINANCE	Secured	11,675.00	11,571.93	11,571.93	11,571.93	2,100.55
CAPITAL ONE BANK	Unsecured	5,800.00	5,825.56	5,825.56	4,402.25	0.00
CARRINGTON MORTGAGE SERVICES	Secured	3,675.00	3,674.75	3,674.75	3,674.75	0.00
CARRINGTON MORTGAGE SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	352.00	352.00	266.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,395.00	1,195.05	1,195.05	903.07	0.00
ILLINOIS DEPT OF EMPLOYMENT SECURITY	Unsecured	2,985.00	2,985.00	2,985.00	2,255.70	0.00
KCA FINANCIAL SERVICES	Unsecured	475.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,611.00	1,614.62	1,614.62	1,220.13	0.00
MERCHANTS CREDIT GUIDE	Unsecured	499.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	548.00	548.13	548.13	414.21	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,693.00	1,693.13	1,693.13	1,279.46	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	12,100.00	11,304.10	11,304.10	8,542.27	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	10,527.00	10,527.30	10,527.30	7,955.26	0.00
WELLS FARGO FINANCIAL ACCEPTANCE	Secured	15,811.08	15,811.08	15,811.08	15,811.08	2,096.22
WELLS FARGO FINANCIAL ACCEPTANCE	Unsecured	NA	10,333.28	10,333.28	7,808.64	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,674.75	\$3,674.75	\$0.00
Debt Secured by Vehicle	\$27,383.01	\$27,383.01	\$4,196.77
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,057.76	\$31,057.76	\$4,196.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,594.65	\$38,488.19	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,597.28</u>	
Disbursements to Creditors	<u>\$73,742.72</u>	
TOTAL DISBURSEMENTS :		<u>\$80,340.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/16/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.